

## CLAIMS

What is claimed is:

1. A method for establishing control over credit card transactions, the method comprising the steps of: establishing a transaction supporting banking account, a credit limit, and an active account portion of the banking account wherein, credit card transactions are limited to the active account portion through valid requests, wherein each transaction includes, validating a user credit card prior to the transaction; presenting screen options to the user including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer Amount, Transaction History, Account History, and Set Zero Balance; and selecting one of the options through at least one of a touch sense screen and a keypad; wherein,
  - a) for Card Balance Inquiry, displaying a balance in the active account;
  - b) for Credit Line Limit Inquiry, displaying a credit limit and a balance in the active account;
  - c) for Transfer Amount, displaying possible amount choices;
  - d) for Transaction History, displaying a list of card transaction amounts with corresponding dates and times of execution;
  - e) for Account History, displaying a list of credit transfers into the active account with corresponding dates and times of execution, and
  - f) for Set Zero Balance, setting the active account balance to zero and displaying that the active account balance is zero.
2. The method of claim 1 further comprising the steps of: comparing the requested amount with the credit limit when Transfer Amount is selected; displaying "Credit line insufficient" when the Transfer Amount exceeds the credit limit; and displaying "Requested amount

transferred” and a new active account balance when the credit limit exceeds the Transfer Amount.

3. The method of claim 2 further comprising the step of: verification by the user prior to transfer of an accepted amount.

4. A method for establishing control over credit card transactions, the method comprising the steps of: establishing a transaction supporting banking account, a credit limit, and an active account portion of the banking account wherein, credit card transactions are limited to the active account portion through valid requests, wherein each transaction includes, validating a user credit card prior to the transaction; presenting audible options to the user including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer Amount, Transaction History, Account History, and Set Zero Balance; and selecting one of the options through a keypad; wherein,

- a) for Card Balance Inquiry, enunciating a balance in the active account;
- b) for Credit Line Limit Inquiry, enunciating a credit limit and a balance in the active account;
- c) for Transfer Amount, enunciating possible amount choices;
- d) for Transaction History, enunciating a list of card transaction amounts with corresponding dates and times of execution;
- e) for Account History, enunciating a list of credit transfers into the active account with corresponding dates and times of execution, and
- f) for Set Zero Balance, setting the active account balance to zero and enunciating that the active account has been set to zero.

5. The method of claim 4 further comprising the steps of: comparing the requested amount with the credit limit when Transfer Amount is selected; enunciating “Credit line

insufficient” when the Transfer Amount exceeds the credit limit; and enunciating “Requested amount transferred” and a new active account balance when the credit limit exceeds the Transfer Amount.

6. The method of claim 5 further comprising the step of: verification by the user prior to transfer of an accepted amount.

7. The method of claim 4 further comprising the step of placing an insignia on a credit card used with the method to indicate the that the card has a controlled credit limit under use.